



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name CAPITAL ONE FINANCIAL CORPORATION

City/State MCLEAN, VA

Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 432,381,054

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CAPITAL ONE FINANCIAL CORPORATION
1680 CAPITAL ONE DRIVE
SUITE 1400
MCLEAN, VA 22102

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BHC Name

City/State

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	423,415,046			409,033,862			374,964,914			364,031,683			355,400,280		
Net income (\$000)	12,390,129			2,714,461			5,546,388			6,014,995			1,982,182		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	5.71	2.60	97	5.60	2.77	97	6.22	3.01	97	6.28	3.08	97	6.32	2.92	97
+ Non-interest income	1.48	1.04	75	1.22	1.21	57	1.37	1.32	62	1.49	1.31	64	1.31	1.35	55
– Overhead expense	3.92	2.17	94	3.69	2.57	85	4.13	2.69	91	4.09	2.71	90	3.98	2.72	91
– Provision for credit losses	-0.46	-0.09	2	2.50	0.51	97	1.66	0.15	97	1.61	0.14	96	2.13	0.16	97
+ Securities gains (losses)	0.01	0.01	71	0	0.02	44	0.01	0.01	65	-0.05	0	3	0.02	0.01	81
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	3.73	1.66	97	0.78	1.04	28	1.83	1.56	72	2.01	1.57	86	1.55	1.43	59
Net operating income	2.93	1.26	97	0.66	0.81	30	1.48	1.19	80	1.66	1.24	88	0.60	0.89	26
Net income	2.93	1.26	97	0.66	0.82	29	1.48	1.19	81	1.65	1.24	88	0.56	0.90	21
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	6.57	3.06	97	6.84	3.55	97	8.35	4.41	97	8.17	4.24	97	7.82	3.80	97
Interest expense	0.41	0.25	83	0.82	0.52	82	1.52	1.08	79	1.29	0.86	84	0.86	0.60	78
Net interest income (tax equivalent)	6.17	2.80	97	6.02	3.01	97	6.84	3.33	97	6.87	3.38	97	6.97	3.19	97
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.87	0.11	96	2.05	0.27	96	2.52	0.21	96	2.51	0.22	95	2.66	0.24	96
Earnings coverage of net loan and lease losses (X)	6.22	39.72	17	2.57	22.91	13	2.09	24.40	10	2.16	21.75	12	1.99	19.67	8
Allowance for loan and lease losses / Total loans and leases not held-for-sale	4.12	1.23	96	6.19	1.58	96	2.71	0.83	96	2.94	0.90	96	2.95	0.98	95
Allowance for loan and lease losses / Total loans and leases	4.04	1.20	96	6.12	1.55	96	2.71	0.81	96	2.92	0.89	96	2.94	0.96	96
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.49	45	0.43	0.71	28	0.37	0.57	30	0.33	0.61	21	0.46	0.72	26
30–89 days past due loans and leases / Total loans and leases	1.84	0.32	96	1.98	0.39	97	2.61	0.43	97	2.70	0.44	97	2.43	0.47	96
Liquidity and Funding															
Net noncore funding dependence	5.18	-2.33	75	2.61	3.20	52	17.47	14.45	64	19.43	16.62	65	20.43	17.03	63
Net short-term noncore funding dependence	-3.64	-7.71	61	-8.54	-4.76	31	3.13	3.38	40	5.24	4.66	40	-0.62	4.83	25
Net loans and leases / Total assets	62.86	58.67	61	56.63	61.58	26	66.35	63.77	44	64.39	63.98	36	67.80	62.73	53
Capitalization															
Tier 1 leverage ratio	11.65	8.98	92	11.21	9.13	91	11.67	9.76	88	10.68	9.71	80	9.87	9.53	63
Holding company equity capital / Total assets	14.11	10.71	91	14.28	11.16	89	14.86	12.43	79	13.87	12.22	73	13.33	11.94	71
Total equity capital (including minority interest) / Total assets	14.11	10.82	90	14.28	11.29	89	14.86	12.57	78	13.87	12.27	73	13.33	12.01	71
Common equity tier 1 capital / Total risk-weighted assets	13.08	12.42	68	13.67	12.38	75	12.19	12.17	55	11.21	12.12	41	10.28	12.19	21
Net loans and leases / Equity capital (X)	4.45	5.53	28	3.97	5.58	17	4.46	5.21	32	4.64	5.29	33	5.09	5.27	43
Cash dividends / Net income	11.52	28.27	16	27.39	42.30	31	18.73	33.12	26	17.31	27.31	24	52.86	31.29	83
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	2.56	10.50	19	8	16.68	24	4.79	9.26	43	1.87	7	27	2.39	8.28	30
Equity capital	1.37	7.46	22	3.78	6.99	35	12.28	10.49	71	6.03	7.89	55	2.56	10.18	27
Net loans and leases	13.83	3.36	83	-7.81	9.07	6	7.98	9.10	61	-3.26	7.89	4	3.20	9.38	27
Noncore funding	-13.25	-14.79	51	-26.95	-12.18	34	-3.98	6.59	34	-3.56	10.67	24	1.48	5.59	54
Parent Company Ratios															
Short-term debt / Equity capital	2.05	0.57	85	4.60	0.77	88	5	1.02	85	1.44	1.14	81	0	1.07	36
Long-term debt / Equity capital	35.66	10.95	87	32.01	13.56	82	33.07	13.04	81	36.34	13.37	83	29.53	12.69	82
Equity investment in subsidiaries / Equity capital	94.38	103.22	8	103.09	102.81	53	106.23	103.22	70	112.56	103.10	87	112.28	102.10	87
Cash from ops + noncash items + op expense / Op expense + dividends	517.29	154.48	98	339	147.24	92	217.02	190.27	70	179.40	174.91	57	61.65	148.20	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	24,263,262	24,082,566	25,904,311	24,774,965	23,414,344	0.75	14.39
Income from lease financing receivables.....	275	1,560	2,441	406	915	-82.37	-90.81
Fully taxable income on loans and leases.....	24,077,541	23,879,388	25,700,867	24,571,457	23,225,392	0.83	14.50
Tax-exempt income on loans and leases.....	185,996	204,738	205,885	203,914	189,867	-9.15	0.79
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	24,263,537	24,084,126	25,906,752	24,775,371	23,415,259	0.74	14.38
Investment interest income (tax equivalent).....	1,445,930	1,877,152	2,410,660	2,211,090	1,710,691	-22.97	-9.56
Interest on balances due from depository institutions.....	38,460	56,794	172,392	137,440	52,234	-32.28	60.82
Interest income on other earning assets.....	21,109	15,264	22,883	52,001	43,845	38.29	-64.81
Total interest income (tax equivalent).....	25,769,036	26,033,336	28,512,687	27,175,902	25,222,029	-1.02	12.55
Interest on time deposits of \$250K or more.....	21,173	83,326	122,501	49,768	17,341	-74.59	
Interest on time deposits < \$250K.....	230,900	674,190	960,278	699,129	373,981	-65.75	
Interest on foreign office deposits.....	0	0	0	1,088	1,694		-100.00
Interest on other deposits.....	704,299	1,407,526	2,336,873	1,847,670	1,209,654	-49.96	-31.73
Interest on other borrowings and trading liabilities.....	513,313	808,839	1,518,772	1,490,087	971,293	-36.54	-21.88
Interest on subordinated debt and mandatory convertible securities.....	128,813	145,852	234,882	212,767	188,060	-11.68	-12.73
Total interest expense.....	1,598,498	3,119,733	5,173,306	4,300,509	2,762,023	-48.76	-20.78
Net interest income (tax equivalent).....	24,170,538	22,913,603	23,339,381	22,875,393	22,460,006	5.49	15.77
Non-interest income.....	6,246,499	4,990,026	5,155,380	5,436,259	4,670,739	25.18	35.40
Adjusted operating income (tax equivalent).....	30,417,037	27,903,629	28,494,761	28,311,652	27,130,745	9.01	19.32
Overhead expense.....	16,589,855	15,079,662	15,493,973	14,872,444	14,146,724	10.01	22.86
Provision for credit losses.....	-1,943,511	10,241,181	6,223,137	5,858,785	7,563,156		
Securities gains (losses).....	25,247	10,271	34,204	-198,702	70,981	145.81	
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	15,808,811	3,203,122	6,874,079	7,317,833	5,491,846	393.54	188.24
Applicable income taxes.....	3,415,121	486,168	1,341,340	1,292,506	3,374,952	602.46	99.22
Tax equivalent adjustments.....	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	3,415,121	486,168	1,341,340	1,292,506	3,374,952	602.46	99.22
Minority interest.....	4	1	17	20	30	300.00	-96.55
Net income before discontinued operations, net of minority interest.....	12,393,686	2,716,953	5,532,722	6,025,307	2,116,864	356.16	228.73
Discontinued operations, net of applicable income taxes.....	-3,557	-2,492	13,666	-10,312	-134,682		
Net income attributable to holding company.....	12,390,129	2,714,461	5,546,388	6,014,995	1,982,182	356.45	230.28
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	12,390,133	2,714,462	5,546,405	6,015,015	1,982,212	356.45	230.27
Investment securities income (tax equivalent).....	1,445,930	1,877,152	2,410,660	2,211,090	1,710,691	-22.97	-9.56
US Treasury and agency securities (excluding mortgage-backed securities).....	44,934	51,099	89,865	113,764	68,499	-12.06	-24.67
Mortgage-backed securities.....	1,378,939	1,801,896	2,290,301	2,063,203	1,616,751	-23.47	-9.35
All other securities.....	22,057	24,157	30,494	34,123	25,441	-8.69	23.36
Cash dividends declared.....	1,427,564	743,489	1,039,101	1,041,080	1,047,821	92.01	38.60
Common.....	1,153,402	463,227	757,483	776,129	782,702	148.99	41.41
Preferred.....	274,162	280,262	281,618	264,951	265,119	-2.18	27.92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	6.09	2.85	97	6.36	3.27	97	7.60	4	97	7.47	3.87	97	7.10	3.47	97
Less: Interest expense	0.38	0.23	83	0.76	0.48	82	1.38	0.98	77	1.18	0.79	84	0.78	0.55	75
Equals: Net interest income (tax equivalent)	5.71	2.60	97	5.60	2.77	97	6.22	3.01	97	6.28	3.08	97	6.32	2.92	97
Plus: Non-interest income	1.48	1.04	75	1.22	1.21	57	1.37	1.32	62	1.49	1.31	64	1.31	1.35	55
Equals: adjusted operating income (tax equivalent)	7.18	3.70	96	6.82	4.04	94	7.60	4.41	94	7.78	4.46	94	7.63	4.33	94
Less: Overhead expense	3.92	2.17	94	3.69	2.57	85	4.13	2.69	91	4.09	2.71	90	3.98	2.72	91
Less: Provision for credit losses	-0.46	-0.09	2	2.50	0.51	97	1.66	0.15	97	1.61	0.14	96	2.13	0.16	97
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	72	0	0.02	44	0.01	0.01	65	-0.05	0	3	0.02	0.01	83
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	3.73	1.66	97	0.78	1.04	28	1.83	1.56	72	2.01	1.57	86	1.55	1.43	59
Less: Applicable income taxes (tax equivalent)	0.81	0.38	96	0.12	0.23	19	0.36	0.36	45	0.36	0.33	54	0.95	0.55	90
Less: Minority interest	0	0	77	0	0	76	0	0	69	0	0	69	0	0	66
Equals: Net operating income	2.93	1.26	97	0.66	0.81	30	1.48	1.19	80	1.66	1.24	88	0.60	0.89	26
Plus: Net extraordinary items	0	0	2	0	0	2	0	0	98	0	0	4	-0.04	0	0
Equals: Net income	2.93	1.26	97	0.66	0.82	29	1.48	1.19	81	1.65	1.24	88	0.56	0.90	21
Memo: Net income (last four quarters)	2.93	1.26	97	0.66	0.82	29	1.48	1.19	81	1.65	1.24	88	0.56	0.91	20
Net income—BHC and noncontrolling (minority) interest	2.93	1.27	97	0.66	0.83	29	1.48	1.20	81	1.65	1.25	88	0.56	0.91	18
Margin Analysis															
Average earning assets / Average assets	92.58	93.08	41	93	92.32	59	91.05	91.05	51	91.42	91.48	51	90.70	91.61	33
Average interest-bearing funds / Average assets	73.75	61.99	85	75.89	64.06	85	76.41	65.57	83	76.29	65.56	84	75.91	65.75	80
Interest income (tax equivalent) / Average earning assets	6.57	3.06	97	6.84	3.55	97	8.35	4.41	97	8.17	4.24	97	7.82	3.80	97
Interest expense / Average earning assets	0.41	0.25	83	0.82	0.52	82	1.52	1.08	79	1.29	0.86	84	0.86	0.60	78
Net interest income (tax equivalent) / Average earning assets	6.17	2.80	97	6.02	3.01	97	6.84	3.33	97	6.87	3.38	97	6.97	3.19	97
Yield or Cost															
Total loans and leases (tax equivalent)	9.43	4.01	97	9.45	4.27	97	10.42	5.09	96	10.18	4.95	96	9.50	4.52	96
Interest-bearing bank balances	0.13	0.14	25	0.18	0.27	22	1.51	2.04	23	1.54	1.64	37	0.80	1.05	19
Federal funds sold and reverse repos	0.13	0.25	48	0.23	0.68	26	1.68	2.44	25		2.17			1.41	
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	6.57	3.04	97	6.84	3.51	97	8.35	4.36	97	8.17	4.20	97	7.82	3.73	97
Investment securities (tax equivalent)	1.45	1.77	28	2.13	2.25	37	2.94	2.76	69	2.80	2.68	65	2.51	2.47	56
US Treasury and agency securities (excluding mortgage-backed securities)	0.49	1.14	14	0.75	1.75	11	2.15	2.32	45	1.74	2.05	27	1.28	1.62	26
Mortgage-backed securities	1.62	1.57	57	2.23	2.05	66	3.06	2.61	90	2.85	2.50	86	2.67	2.23	85
All other securities	0.73	2.81	2	1.30	3.24	3	2.21	4.06	7	2.09	4.20	5	1.50	3.66	4
Interest-bearing deposits	0.35	0.21	80	0.82	0.53	81	1.48	1.10	78	1.17	0.81	81	0.75	0.49	77
Time deposits of \$250K or more	0.81	0.66	71	1.48	1.42	52	2.27	1.96	73	1.92	1.44	85			
Time deposits < \$250K	1.09	0.62	89	1.91	1.36	92	2.61	1.82	95	2.27	1.29	96			
Other domestic deposits	0.28	0.15	80	0.64	0.36	86	1.23	0.93	76	0.98	0.67	79			
Foreign deposits		0.14			0.42			1.19		0.41	0.97	25	0.38	0.51	40
Federal funds purchased and repos	0.06	0.17	30	0.23	0.62	14	0.96	1.86	27	0.61	1.51	23	0.30	0.94	20
Other borrowed funds and trading liabilities	1.47	1.27	60	1.87	1.50	70	3.13	2.38	85	3.04	2.28	84	1.99	1.77	67
All interest-bearing funds	0.51	0.37	76	1.01	0.74	79	1.81	1.49	74	1.55	1.19	78	1.02	0.82	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	6,246,499	4,990,026	5,155,380	5,436,259	4,670,739
Fiduciary activities income	6,293	6,410	1,943	12,742	23,500
Service charges on deposit accounts - domestic	191,909	205,125	312,458	339,446	344,216
Trading revenue	48,452	67,548	77,713	42,483	30,785
Investment banking fees and commissions	185,065	100,802	59,593	98,784	133,370
Insurance activities revenue	0	0	0	493	1,686
Venture capital revenue	0	0	0	0	0
Net servicing fees	38,811	39,677	40,788	33,646	35,347
Net securitization income	8,644	9,062	4,209	12,078	9,855
Net gains (losses) on sales of loans, OREO, other assets	180,034	164,360	128,995	575,954	102,663
Other non-interest income	5,587,291	4,397,042	4,529,681	4,320,633	3,989,317
Total overhead expenses	16,589,855	15,079,662	15,493,973	14,872,444	14,146,724
Personnel expense	8,082,931	7,198,727	6,709,296	5,942,758	6,137,338
Net occupancy expense	1,161,552	1,321,288	1,402,715	1,436,406	1,261,789
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	28,695	59,691	112,473	174,038	245,039
Other operating expenses	7,316,677	6,499,956	7,269,489	7,319,242	6,502,558
Fee income on mutual funds and annuities	0	0	184	15,967	28,795
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	58,168	57,171	56,446	51,820	52,133
Average personnel expense per employee	138.96	125.92	118.86	114.68	117.72
Average assets per employee	7,279.17	7,154.57	6,642.90	7,024.93	6,817.18

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	21	0.29	3.08	22	0.62	2.85	27
Overhead expenses / Net Interest Income + non-interest income	54.54	59.28	27	54.04	62.28	20	54.37	61.29	19	52.53	60.88	17	52.14	63.61	14
Percent of Average Assets															
Total overhead expense	3.92	2.17	94	3.69	2.57	85	4.13	2.69	91	4.09	2.71	90	3.98	2.72	91
Personnel expense	1.91	1.21	93	1.76	1.30	88	1.79	1.41	82	1.63	1.44	71	1.73	1.42	77
Net occupancy expense	0.27	0.23	68	0.32	0.26	75	0.37	0.28	83	0.39	0.28	86	0.36	0.29	73
Other operating expenses	1.73	0.72	93	1.60	0.94	86	1.97	0.97	91	2.06	0.97	92	1.90	1	90
Overhead less non-interest income	2.44	1.10	97	2.47	1.25	92	2.76	1.32	97	2.59	1.38	97	2.67	1.34	97
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.54	58.83	28	54.04	61.82	20	54.37	60.64	20	52.53	60.37	17	52.14	62.73	15
Personnel expense	26.57	32.93	20	25.80	32.36	18	23.55	32.39	11	20.99	32.51	6	22.62	32.93	8
Net occupancy expense	3.82	6.23	14	4.74	6.58	19	4.92	6.52	19	5.07	6.48	21	4.65	6.70	18
Other operating expenses	24.15	19.18	82	23.51	22.28	71	25.91	21.20	80	26.47	20.90	82	24.87	22.41	71
Total non-interest income	20.54	27.67	37	17.88	28.83	28	18.09	29.23	26	19.20	28.50	29	17.22	31.08	22
Fiduciary activities income	0.02	2.20	27	0.02	2.09	25	0.01	1.97	28	0.05	2.14	31	0.09	2.38	29
Service charges on domestic deposit accounts	0.63	3.27	12	0.74	3.27	10	1.10	3.88	16	1.20	4.15	17	1.27	4.28	20
Trading revenue	0.16	0.62	60	0.24	1.28	51	0.27	1.18	49	0.15	0.85	52	0.11	0.90	50
Investment banking fees and commissions	0.61	2.58	31	0.36	2.46	25	0.21	3.54	16	0.35	3.42	20	0.49	3.62	22
Insurance activities revenue	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	21	0.01	0.55	22
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.13	0.60	41	0.14	0.01	68	0.14	0.28	55	0.12	0.65	36	0.13	0.60	37
Net securitization income	0.03	0.01	89	0.03	0	90	0.01	0.01	90	0.04	0.01	89	0.04	0.01	89
Net gain (loss) - sales of loans, OREO, and other assets	0.59	3.30	27	0.59	3.92	27	0.45	1.86	27	2.03	1.61	67	0.38	1.67	33
Other non-interest income	18.37	9.27	87	15.76	9.65	82	15.90	10.04	80	15.26	9.86	80	14.70	10.77	75
Overhead less non-interest income	34.01	30.52	56	36.16	31.93	58	36.28	31.06	55	33.33	31.46	48	34.93	31.19	59
Applicable income taxes / Pretax net operating income (tax equivalent)	21.60	21.18	52	15.18	18.63	23	19.51	20.56	40	17.66	19.04	31	61.45	32.99	90
Applicable income tax + TE / Pretax net operating income + TE	21.60	22.67	31	15.18	21.18	12	19.51	23.23	16	17.66	21.56	16	61.45	37.95	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	32,189,448	32,254,835	31,305,693	31,041,548	48,045,834	-0.20	-38.98
Commercial and industrial loans	40,528,548	35,160,271	37,348,758	33,831,891	29,092,800	15.27	37.55
Loans to individuals	186,091,733	166,963,499	179,655,829	164,397,248	161,181,934	11.46	26.98
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	17,600	27,725	24,431	3,415	11,816	-36.52	29.86
Other loans and leases	24,400,068	19,927,487	17,874,341	17,816,646	17,110,814	22.44	35.71
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	283,227,397	254,333,817	266,209,052	247,090,748	255,443,198	11.36	14.78
Less: Allowance for loan and lease losses	11,430,068	15,564,129	7,207,959	7,220,360	7,501,665	-26.56	75.76
Net loans and leases	271,797,329	238,769,688	259,001,093	239,870,388	247,941,533	13.83	13.13
Debt securities that reprice or mature in over 1 year	82,974,757	89,186,463	70,002,681	72,973,830	55,992,927	-6.96	52.10
Mutual funds and equity securities	793,978	1,185,866	442,011	353,345	199,703	-33.05	407.84
Subtotal	355,566,064	329,142,017	329,445,785	313,197,563	304,134,163	8.03	20.55
Interest-bearing bank balances	17,739,669	35,967,925	9,658,710	8,781,843	9,849,214	-50.68	113.13
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	12,285,982	11,258,473	9,210,677	9,946,701	10,549,610	9.13	4.10
Trading assets	2,128,335	2,127,800	1,067,073	491,668	866,237	0.03	181.58
Total earning assets	387,720,050	378,496,215	349,382,245	332,417,775	325,399,224	2.44	22.76
Non-interest-bearing cash and due from depository institutions	4,053,061	4,585,480	3,991,136	4,618,674	4,397,230	-11.61	-1.26
Premises, fixed assets, and leases	4,486,882	4,822,347	5,094,031	3,618,839	3,547,085	-6.96	40.27
Other real estate owned	50,940	95,946	1,035	1,222	39,126	-46.91	-26.33
Investment in unconsolidated subsidiaries	5,320,061	5,093,437	5,017,443	4,608,403	4,441,677	4.45	28.07
Intangible and other assets	30,750,060	28,508,641	26,878,976	27,272,684	27,868,327	7.86	3.23
Total assets	432,381,054	421,602,066	390,364,866	372,537,597	365,692,669	2.56	21.06
Quarterly average assets	427,396,846	417,826,683	383,120,181	366,267,771	363,505,033	2.29	21.84
Average loans and leases (YTD)	257,248,468	254,923,193	248,508,588	243,408,223	246,579,381	0.91	9.68
Memoranda							
Loans held-for-sale	5,887,421	2,709,620	400,143	1,191,622	970,937	117.28	464.34
Loans not held-for-sale	277,339,976	251,624,197	265,808,909	245,899,126	254,472,261	10.22	12.87
Real estate loans secured by 1-4 family	155,189	183,750	233,946	243,918	18,628,941	-15.54	-99.31
Commercial real estate loans	32,020,426	32,049,989	31,045,247	30,768,445	29,378,693	-0.09	6.13
Construction and land development	2,875,727	2,347,568	1,946,248	1,853,925	1,797,591	22.50	39.40
Multifamily	10,200,996	11,733,317	12,246,303	11,894,240	10,920,659	-13.06	-8.69
Nonfarm nonresidential	18,943,703	17,969,104	16,852,696	17,020,280	16,660,443	5.42	11.86
Real estate loans secured by farmland	13,833	21,096	26,500	29,185	38,200	-34.43	-68.20
Total investment securities	96,054,717	101,630,802	79,655,369	83,273,876	66,742,240	-5.49	44.42
U.S. Treasury securities	9,441,750	9,317,992	4,123,758	6,143,891	5,369,997	1.33	79.35
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	82,985,151	88,437,653	73,764,419	75,154,954	59,751,550	-6.17	38.89
Asset-backed securities	1,952,627	1,776,302	117,236	259,764	512,390	9.93	173.54
Other debt securities	881,211	912,989	1,207,945	1,361,922	908,600	-3.48	40.30
Mutual funds and equity securities	793,978	1,185,866	442,011	353,345	199,703	-33.05	407.84
Available-for-sale securities	95,260,739	100,444,936	79,213,358	46,149,624	37,758,336	-5.16	133.48
U.S. Treasury securities	9,441,750	9,317,992	4,123,758	6,143,891	5,170,202	1.33	86.40
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	82,985,151	88,437,653	73,764,419	38,384,047	30,967,441	-6.17	142.39
Asset-backed securities	1,952,627	1,776,302	117,236	259,764	512,390	9.93	173.54
Other debt securities	881,211	912,989	1,207,945	1,361,922	908,600	-3.48	40.30
Mutual funds and equity securities	0	0	0	0	199,703		-100.00
Held-to-maturity securities appreciation (depreciation)				-152,020	453,355		
Available-for-sale securities appreciation (depreciation)	389,450	2,875,932	1,229,387	-578,534	26,793	-86.46	10065.75
Structured notes, fair value	0	0	0	0	0		
Pledged securities	20,808,302	16,481,742	13,962,634	16,342,523	8,628,039	26.25	107.53

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	37,884,424	30,991,100	23,362,778	23,372,720	26,294,192	22.24	48.41
NOW, ATS and transaction accounts	49,977,264	4,847,060	3,390,079	4,282,744	3,707,347	931.08	1500.14
Time deposits less brokered deposits < \$250K	7,440,818	13,082,985	21,726,004	13,400,914	3,396,590	-43.13	
MMDA and other savings accounts	205,036,404	236,707,197	190,860,069	183,527,290	183,539,928	-13.38	9.16
Other non-interest-bearing deposits	0	0	0	8	129		-100.00
Core deposits	300,338,910	285,628,342	239,338,930	224,583,676	216,938,186	5.15	42.00
Time deposits of \$250K or more	1,768,367	4,240,420	6,455,955	3,952,858	1,325,647	-58.30	
Foreign deposits	163,117	154,938	133,543	115,237	492,381	5.28	-72.05
Federal funds purchased and repos	819,501	668,440	313,757	352,380	576,025	22.60	-17.42
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	9,343,666	6,409,782	16,931,101	21,264,812	8,505,430	45.77	-7.27
Other borrowings w/remaining maturity over 1 year	27,624,473	28,932,629	35,819,731	32,795,054	46,674,224	-4.52	-38.43
Brokered deposits < \$250K	8,714,011	15,422,998	16,776,639	21,117,409	24,958,108	-43.50	
Noncore funding	48,433,135	55,829,207	76,430,726	79,597,750	82,531,815	-13.25	-40.45
Trading liabilities	1,314,944	795,359	559,495	855,980	419,131	65.33	332.42
Subordinated notes and debentures + trust preferred securities	5,535,186	4,727,468	4,474,748	4,543,240	4,533,439	17.09	22.13
Other liabilities	15,729,516	14,418,093	11,550,432	11,289,328	12,539,910	9.10	31.39
Total liabilities	371,351,691	361,398,469	332,354,331	320,869,974	316,962,481	2.75	19.93
Equity Capital							
Perpetual preferred stock (including surplus)	4,845,263	4,846,972	4,852,884	4,360,367	4,359,955	-0.04	11.13
Common stock	6,852	6,799	6,730	6,680	6,617	0.78	4.82
Common surplus	29,266,579	28,631,355	28,126,144	27,679,584	27,296,333	2.22	9.22
Retained earnings	51,005,897	40,088,480	40,339,894	35,874,611	30,699,904	27.23	71.35
Accumulated other comprehensive income	373,828	3,494,282	1,155,861	-1,263,119	-926,302	-89.30	
Other equity capital components	-24,469,575	-16,864,821	-16,471,506	-14,990,933	-12,706,729		
Total holding company equity capital	61,028,844	60,203,067	58,010,007	51,667,190	48,729,778	1.37	28.44
Noncontrolling (minority) interest in subsidiaries	519	530	528	433	410	-2.08	34.11
Total equity capital, including minority interest	61,029,363	60,203,597	58,010,535	51,667,623	48,730,188	1.37	28.44
Total liabilities and capital	432,381,054	421,602,066	390,364,866	372,537,597	365,692,669	2.56	21.06
Memoranda							
Non-interest-bearing deposits	38,047,541	31,146,038	23,496,321	23,487,965	26,416,251	22.16	48.44
Interest-bearing deposits	272,936,864	274,300,660	239,208,746	226,281,215	217,298,071	-0.50	29.19
Total deposits	310,984,405	305,446,698	262,705,067	249,769,180	243,714,322	1.81	31.27
Long-term debt that reprices within 1 year	11,358,907	9,765,956	14,647,982	18,291,414	23,614,721	16.31	-64.62
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	60,203,067	58,010,007	51,667,190	48,729,778	47,514,079		
Accounting restatements	0	-2,191,857	-11,085	0	0		
Net income	12,390,129	2,714,461	5,546,388	6,014,995	1,982,182		
Net sale of new perpetual preferred stock	-46,856	-44,713	461,597	412	28		
Net sale of new common stock	635,277	505,278	446,611	383,316	498,582		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	7,604,755	393,314	1,480,573	2,284,204	239,798		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,427,564	743,489	1,039,101	1,041,080	1,047,821		
Change in other comprehensive income	-3,120,454	2,346,694	2,418,980	-136,027	22,526		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	61,028,844	60,203,067	58,010,007	51,667,190	48,729,778		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	7.44	36.25	7	7.65	36.22	10	8.02	37.78	12	8.33	37.19	11	13.14	35.54	17
Commercial and industrial loans	9.37	10.76	50	8.34	13.52	20	9.57	12.02	38	9.08	12.85	35	7.96	12.62	28
Loans to individuals	43.04	3.36	97	39.60	3.40	97	46.02	4.20	97	44.13	4.31	97	44.08	4.47	97
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0	0.18	32	0.01	0.19	31	0.01	0.24	34	0	0.30	26	0	0.21	33
Other loans and leases	5.64	4.47	66	4.73	4.63	59	4.58	5.01	54	4.78	5	57	4.68	5.10	51
Net loans and leases	62.86	58.67	61	56.63	61.58	26	66.35	63.77	44	64.39	63.98	36	67.80	62.73	53
Debt securities over 1 year	19.19	19.46	52	21.15	15.55	74	17.93	14.60	68	19.59	14.63	73	15.31	14.83	55
Mutual funds and equity securities	0.18	0.06	87	0.28	0.05	93	0.11	0.06	76	0.09	0.06	71	0.05	0.06	59
Subtotal	82.23	79.22	57	78.07	78.16	34	84.39	79.65	55	84.07	79.97	47	83.17	79.31	44
Interest-bearing bank balances	4.10	8.50	28	8.53	7.51	58	2.47	3.06	54	2.36	3.04	54	2.69	3.46	50
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	2.84	1.56	80	2.67	1.68	79	2.36	1.91	68	2.67	1.96	73	2.88	1.86	75
Trading assets	0.49	0.49	76	0.50	1.01	57	0.27	1.19	53	0.13	1.33	53	0.24	1.34	62
Total earning assets	89.67	91.77	24	89.78	91.05	30	89.50	89.53	47	89.23	89.74	42	88.98	89.84	34
Non-interest cash and due from depository institutions	0.94	0.82	63	1.09	1.07	47	1.02	1.14	39	1.24	1.21	50	1.20	1.22	47
Other real estate owned	0.01	0.01	67	0.02	0.02	63	0	0.03	10	0	0.04	9	0.01	0.05	26
All other assets	9.39	7.35	73	9.14	7.82	69	9.48	9.27	53	9.53	8.98	56	9.82	8.86	62
Memoranda															
Short-term investments	6.94	11.47	34	11.20	11.17	57	4.83	7.63	51	5.03	7.80	55	5.58	8.69	52
U.S. Treasury securities	2.18	1.47	74	2.21	0.84	81	1.06	1.03	65	1.65	1.04	73	1.47	1.02	67
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	0	1.73	6	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5
Mortgage-backed securities	19.19	14.14	73	20.98	11.75	89	18.90	11.44	84	20.17	11.13	89	16.34	11.06	78
Asset-backed securities	0.45	0.50	69	0.42	0.32	73	0.03	0.28	58	0.07	0.33	63	0.14	0.30	67
Other debt securities	0.20	0.53	48	0.22	0.42	54	0.31	0.39	63	0.37	0.41	65	0.25	0.38	64
Loans held-for-sale	1.36	0.55	83	0.64	0.52	67	0.10	0.39	35	0.32	0.30	63	0.27	0.33	54
Loans held for investment	64.14	58.06	65	59.68	61.72	37	68.09	63.50	50	66.01	63.93	41	69.59	62.63	61
Real estate loans secured by 1-4 family	0.04	11.46	3	0.04	11.91	3	0.06	13.29	4	0.07	13.46	4	5.09	13.44	20
Revolving	0	1.42	6	0	1.66	8	0.02	2.07	11	0.01	2.27	9	0.45	2.40	24
Closed-end, secured by first liens	0.03	9.67	3	0.03	9.81	3	0.04	10.69	5	0.05	10.57	4	4.56	10.35	25
Closed-end, secured by junior liens	0	0.17	11	0	0.22	10	0	0.28	9	0	0.31	9	0.08	0.34	30
Commercial real estate loans	7.41	22.69	16	7.60	22.22	18	7.95	22.23	21	8.26	21.58	21	8.03	19.88	23
Construction and land development	0.67	3.34	19	0.56	3.40	17	0.50	3.44	18	0.50	3.51	17	0.49	3.25	19
Multifamily	2.36	3.57	45	2.78	3.12	55	3.14	3.01	60	3.19	2.72	67	2.99	2.54	65
Nonfarm nonresidential	4.38	14.57	16	4.26	14.72	17	4.32	14.69	19	4.57	14.44	20	4.56	13.30	21
Real estate loans secured by farmland	0	0.30	25	0.01	0.33	26	0.01	0.36	27	0.01	0.41	31	0.01	0.32	35

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	11.37	61.05	3	12.68	57.15	6	11.76	57.46	6	12.56	56.49	6	18.81	54.84	9
Real estate loans secured by 1-4 family	0.05	19.86	3	0.07	19.43	3	0.09	20.75	4	0.10	21.10	4	7.29	21.45	13
Revolving	0	2.43	6	0.01	2.64	9	0.02	3.15	9	0.02	3.50	8	0.64	3.77	21
Closed-end	0.05	17.24	3	0.06	16.59	3	0.06	17.39	4	0.08	17.39	4	6.65	17.41	20
Commercial real estate loans	11.31	37.86	10	12.60	34.63	14	11.66	33.52	13	12.45	32.14	17	11.50	29.99	15
Construction and land development	1.02	5.65	15	0.92	5.26	13	0.73	5.09	13	0.75	5.20	11	0.70	4.90	12
1-4 family	0	1.18	8	0.03	0.93	15	0.03	0.94	19	0.05	1.02	21	0.04	0.89	22
Other	1.01	4.40	16	0.89	4.19	15	0.70	4.02	13	0.70	4.05	12	0.66	3.90	13
Multifamily	3.60	5.78	39	4.61	4.96	55	4.60	4.69	57	4.81	4.10	65	4.28	3.84	66
Nonfarm nonresidential	6.69	24.56	11	7.07	22.93	13	6.33	22.15	13	6.89	21.40	15	6.52	20.03	17
Owner-occupied	0.60	8.29	10	0.76	7.68	12	0.73	7.72	15	0.82	8.03	15	0.91	7.58	17
Other	6.09	15.94	16	6.30	14.95	18	5.60	14.34	18	6.07	13.38	22	5.62	12.45	24
Real estate loans secured by farmland	0	0.54	22	0.01	0.54	24	0.01	0.55	26	0.01	0.63	30	0.01	0.51	33
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	14.31	18.86	41	13.82	22.17	17	14.03	19.53	31	13.69	20.32	32	11.39	20.53	22
Loans to individuals	65.70	6.24	97	65.65	6.13	97	67.49	7.13	97	66.53	7.36	97	63.10	7.61	96
Credit card loans	38.93	0.53	97	39.76	0.65	96	44.75	0.81	96	43.65	1.02	96	41.81	1.12	96
Agricultural loans	0.01	0.34	32	0.01	0.32	31	0.01	0.37	33	0	0.46	26	0	0.33	32
Other loans and leases	8.62	8.75	61	7.84	9.09	58	6.71	9.85	50	7.21	9.66	52	6.70	10.32	45
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	56.10	391.81	4	55.89	381.27	7	62.33	391.26	8	69.52	379.80	10	114.68	366.85	13
Real estate loans secured by 1-4 family	0.27	126.06	2	0.32	125.03	3	0.47	138.18	3	0.55	137.84	3	44.46	138.55	14
Revolving	0.02	15.44	5	0.04	17.42	7	0.13	21.26	8	0.11	23.33	8	3.89	25.05	22
Closed-end	0.25	108.85	2	0.28	106.14	3	0.34	115.20	4	0.44	112.79	3	40.57	111.69	20
Commercial real estate loans	55.80	245.88	12	55.54	234.65	14	61.82	229.44	16	68.91	219.72	17	70.12	204.45	19
Construction and land development	5.01	35.95	13	4.07	35.62	11	3.88	34.95	12	4.15	35.36	16	4.29	32.91	16
1-4 family	0.01	7.42	7	0.14	6.34	14	0.18	6.61	18	0.28	7.04	20	0.25	6.16	21
Other	5	28.11	15	3.93	28.16	14	3.70	27.32	12	3.87	27.26	16	4.04	26.01	17
Multifamily	17.78	38.66	34	20.33	32.74	37	24.38	31.04	46	26.64	27.85	55	26.07	25.95	60
Nonfarm nonresidential	33.01	158.05	12	31.14	155.06	14	33.56	152.10	17	38.12	147.22	17	39.76	137.03	20
Owner-occupied	2.96	52.99	9	3.35	52.37	11	3.87	53.07	12	4.53	54.89	14	5.52	51.62	15
Other	30.05	102.54	14	27.78	100.54	16	29.69	97.41	19	33.59	91.80	22	34.24	84.09	26
Real estate loans secured by farmland	0.02	3.22	20	0.04	3.44	24	0.05	3.60	25	0.07	4.02	30	0.09	3.31	35
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	70.63	114.45	30	60.93	139.91	13	74.37	122.02	29	75.77	128.82	30	69.44	126.55	30
Loans to individuals	324.32	34.55	96	289.32	37.47	96	357.72	43.51	96	368.18	42.67	97	384.71	44.83	97
Credit card loans	192.16	2.77	97	175.23	3.30	96	237.18	4.34	97	241.57	5.31	97	254.94	5.73	97
Agricultural loans	0.03	1.86	31	0.05	1.88	29	0.05	2.18	32	0.01	2.72	26	0.03	1.88	33
Other loans and leases	42.52	51.06	55	34.53	49.54	49	35.59	52.44	45	39.90	51.79	49	40.84	52.78	44
Supplemental															
Non-owner occupied CRE loans / Gross loans	17.05	30.07	22	13.87	27.32	19	12.77	26.45	19	13.34	24.79	21	11.51	23.09	21
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	84.17	195.33	16	61.11	183.76	16	67.69	178.57	20	73.80	167.93	22	70.17	156.17	24
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	87.14	252.85	13	64.46	240.85	14	71.56	236.10	16	78.33	225.98	19	75.69	210.40	18

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.94	11.47	34	11.20	11.17	57	4.83	7.63	51	5.03	7.80	55	5.58	8.69	52
Liquid assets	26.68	29.03	44	33.02	26.22	75	23.34	22.44	64	25.08	22.72	69	21.36	24.04	55
Investment securities	22.22	21.63	56	24.11	17.85	75	20.41	16.99	65	22.35	17.27	76	18.25	17.35	55
Net loans and leases	62.86	58.67	61	56.63	61.58	26	66.35	63.77	44	64.39	63.98	36	67.80	62.73	53
Net loans, leases and standby letters of credit	63.19	59.49	61	56.94	62.48	26	66.75	64.84	42	64.87	65.07	35	68.36	63.89	52
Core deposits	69.46	75.71	21	67.75	70.67	31	61.31	63.09	34	60.28	62.13	33	59.32	61.26	33
Noncore funding	11.20	10.30	67	13.24	14.13	61	19.58	19.36	63	21.37	21.34	60	22.57	22.32	58
Time deposits of \$250K or more	0.41	1.58	15	1.01	2.11	26	1.65	2.94	27	1.06	2.89	21	0.36	2.57	9
Foreign deposits	0.04	0.34	79	0.04	0.36	78	0.03	0.43	77	0.03	0.47	77	0.13	0.54	75
Federal funds purchased and repos	0.19	1.23	32	0.16	1.47	29	0.08	1.94	23	0.09	1.97	20	0.16	2.23	22
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.19	0.54	48	0.16	0.54	46	0.08	0.48	39	0.09	0.54	36	0.16	0.73	35
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.16	1	77	1.52	1.24	65	4.34	3.01	67	5.71	3.67	75	2.33	3.96	41
Earning assets that reprice within 1 year	45.52	37.37	72	46.18	39.38	67	45.51	39.29	70	45.28	40.29	68	46.84	41.61	73
Interest-bearing liabilities that reprice within 1 year	2.64	6.39	17	5.02	8.20	37	7.15	10.19	31	6.05	10.01	30	2.47	8.46	11
Long-term debt that reprices within 1 year	2.63	0.26	93	2.32	0.47	88	3.75	0.96	86	4.91	1.34	87	6.46	1.58	88
Net assets that reprice within 1 year	40.26	29.65	75	38.84	29.11	72	34.61	26.63	71	34.32	27.38	66	37.92	29.77	70
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.18	-2.33	75	2.61	3.20	52	17.47	14.45	64	19.43	16.62	65	20.43	17.03	63
Net short-term noncore funding dependence	-3.64	-7.71	61	-8.54	-4.76	31	3.13	3.38	40	5.24	4.66	40	-0.62	4.83	25
Short-term investment / Short-term noncore funding	175.67	273.46	40	247.31	184.19	70	64.66	77.77	57	53.28	66.46	55	110.26	74.86	76
Liquid assets - short-term noncore funding / Nonliquid assets	30.99	36.68	45	42.53	28.18	75	20.69	16.97	66	20.89	16.04	68	20.73	18.16	67
Net loans and leases / Total deposits	87.40	72.79	81	78.17	79.43	46	98.59	90.31	76	96.04	90.08	66	101.73	90.14	81
Net loans and leases / Core deposits	90.50	78.25	76	83.59	88.34	43	108.22	103.93	67	106.81	105	60	114.29	105.65	73
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72		-0.41	-0.82	51	1.32	-0.31	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.81	-0.25	77	6.31	4.31	77	2.86	1.36	82	-1.55	-1.98	61	0.08	-0.77	76
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	44.16	16.19	87	43.43	15.76	85
Available-for-sale securities	99.17	83.77	73	98.83	87.23	67	99.45	85.40	80	55.42	81.88	12	56.57	84.24	14
U.S. Treasury securities	9.83	6.70	74	9.17	4.72	80	5.18	6.15	65	7.38	6.99	63	8.05	6.96	64
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	0	8.22	6	0	9.83	7	0	7.75	7	0	9.16	6	0	9.31	5
Mortgage-backed securities	86.39	66.54	80	87.02	66.64	75	92.60	67.43	87	90.25	65.45	84	89.53	65.34	84
Asset-backed securities	2.03	2.50	67	1.75	1.91	71	0.15	1.66	56	0.31	2.05	59	0.77	1.74	66
Other debt securities	0.92	3.08	45	0.90	3.01	46	1.52	2.94	58	1.64	2.79	57	1.36	2.57	60
Mutual funds and equity securities	0.83	0.29	83	1.17	0.35	85	0.55	0.40	65	0.42	0.42	62	0.30	0.51	52
Debt securities 1 year or less	12.79	7.78	78	11.08	10.55	64	11.56	11.86	60	11.94	11.91	65	15.81	11.79	70
Debt securities 1 to 5 years	7.62	18.25	29	11.89	17.03	46	3.99	17.94	24	3.63	19.18	22	4.65	18.80	24
Debt securities over 5 years	78.76	71.11	58	75.86	69.86	53	83.89	66.02	69	84	64.73	76	79.25	64.73	64
Pledged securities	21.66	32.26	36	16.22	35.67	26	17.53	30.57	36	19.63	33.30	37	12.93	34.58	21
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-36.42	27.98	9	150.28	183.32	55	0.75	26.69	41	-8.19	6.77	29	1.36	19.19	42
Investment securities	-5.49	31.36	7	27.59	23.62	67	-4.35	11.75	18	24.77	9.42	81	0.35	8.45	33
Core deposits	5.15	16.94	8	19.34	26.88	25	6.57	11.23	44	3.52	7.29	44	2.57	12.19	29
Noncore funding	-13.25	-14.79	51	-26.95	-12.18	34	-3.98	6.59	34	-3.56	10.67	24	1.48	5.59	54

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	413,185,547	386,093,330	400,262,635	381,077,838	383,542,176
Commit: Secured commercial real estate loans	5,681,057	3,369,856	4,658,409	3,636,668	2,948,021
Commit: Unsecured real estate loans	5,160,681	5,046,191	4,810,992	4,451,167	3,520,333
Credit card lines (reported semiannually, June/Dec)	367,823,693	349,558,341	363,352,403	346,628,520	351,702,514
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,407,152	1,296,911	1,565,717	1,782,600	2,037,757
Commercial and similar letters of credit	11,052	4,917	7,859	9,460	8,434
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	2,824,888	3,545,916	3,449,002	2,693,872	2,076,587
Credit derivatives - notional amount (holding company as beneficiary)	2,846,786	2,369,790	1,980,893	1,895,963	965,664
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	500,000	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,311,738	5,915,706	5,429,895	4,089,835	3,042,251
Derivative Contracts					
Interest rate futures and forward contracts	12,178,999	6,315,419	3,065,776	1,841,666	1,120,818
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	168,410,927	192,804,392	216,939,329	184,776,802	173,207,522
Futures and forward foreign exchange	11,796,324	11,734,870	12,979,958	9,595,259	10,109,547
Written options contracts (foreign exchange)	106,809	176,456	246,405	113,065	102,992
Purchased options contracts (foreign exchange)	106,768	176,354	246,326	113,065	102,992
Foreign exchange rate swaps	1,972,587	1,527,001	1,401,625	0	0
Commodity and other futures and forward contracts	4,368,728	3,403,974	1,405,961	0	0
Written options contracts (commodity and other)	226,706	258,317	306,154	164,669	137,547
Purchased options contracts (commodity and other)	178,189	235,225	307,672	171,407	135,663
Commodity and other swaps	8,022,055	9,358,622	12,954,056	11,061,193	8,565,335

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	95.56	22.78	96	91.58	22.01	96	102.54	23.52	96	102.29	24.05	96	104.88	24.03	96
Standby letters of credit	0.33	0.65	38	0.31	0.71	31	0.40	0.84	37	0.48	0.92	37	0.56	0.96	44
Commercial and similar letters of credit	0	0.02	48	0	0.02	44	0	0.02	45	0	0.02	41	0	0.03	34
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.65	0.24	80	0.84	0.35	80	0.88	0.42	80	0.72	0.52	84	0.57	0.30	84
Credit derivatives - notional amount (holding company as beneficiary)	0.66	0.18	86	0.56	0.30	81	0.51	0.52	81	0.51	0.75	85	0.26	0.55	78
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0.13	0.52	75	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.23	0.13	93	1.40	0.30	91	1.39	0.45	90	1.10	0.69	87	0.83	0.59	86
Derivative contracts	47.96	46.30	80	53.60	48.62	76	64.01	68.47	75	55.79	65.81	77	52.91	75.35	73
Interest rate contracts	41.77	32.46	81	47.23	34.36	76	56.36	47.31	78	50.09	43.84	78	47.67	53.66	75
Interest rate futures and forward contracts	2.82	3.25	77	1.50	6.21	63	0.79	10.67	57	0.49	11.40	57	0.31	13.82	46
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	38.95	20.49	85	45.73	20.83	86	55.57	28.86	84	49.60	26.74	86	47.36	25.60	86
Foreign exchange contracts	3.23	6.30	83	3.23	6.01	82	3.81	10.12	82	2.64	10.92	79	2.82	9.40	78
Futures and forward foreign exchange contracts	2.73	3.78	84	2.78	3.47	84	3.33	5.23	85	2.58	5.22	82	2.76	4.53	80
Written options contracts (foreign exchange)	0.02	0.04	83	0.04	0.03	82	0.06	0.05	83	0.03	0.14	81	0.03	0.06	81
Purchased options contracts (foreign exchange)	0.02	0.04	83	0.04	0.04	82	0.06	0.08	83	0.03	0.13	81	0.03	0.06	81
Foreign exchange rate swaps	0.46	0.76	83	0.36	0.77	82	0.36	2.03	80	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	2.96	0.92	86	3.14	1.86	86	3.84	3.32	84	3.06	4.08	83	2.42	3.81	81
Commodity and other futures and forward contracts	1.01	0.07	93	0.81	0.14	90	0.36	0.19	87	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0.05	0.32	81	0.06	0.52	78	0.08	0.98	76	0.04	1.48	71	0.04	1.21	68
Purchased options contracts (commodity and other)	0.04	0.21	80	0.06	0.37	77	0.08	0.94	74	0.05	1.29	70	0.04	1.12	67
Commodity and other swaps	1.86	0.31	89	2.22	0.32	89	3.32	0.38	90	2.97	0.40	90	2.34	0.29	89
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	160.62	44.98	95	151.45	42.82	94	161.07	45.53	94	156.56	44.93	95	155.55	46.60	94

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	207,368,092	225,990,630	249,853,262	207,837,126	193,482,416
Interest rate contracts	180,589,926	199,119,811	220,005,105	186,618,468	174,328,340
Foreign exchange contracts	13,982,488	13,614,681	14,874,314	9,821,389	10,315,531
Equity, commodity, and other contracts	12,795,678	13,256,138	14,973,843	11,397,269	8,838,545
Derivatives Position					
Futures and forwards	28,344,051	21,454,263	17,451,695	11,436,925	11,230,365
Written options	333,515	434,773	552,559	277,734	240,539
Exchange-traded	0	0	0	0	0
Over-the-counter	333,515	434,773	552,559	277,734	240,539
Purchased options	284,957	411,579	553,998	284,472	238,655
Exchange-traded	0	0	0	0	124
Over-the-counter	284,957	411,579	553,998	284,472	238,531
Swaps	178,405,569	203,690,015	231,295,010	195,837,995	181,772,857
Held for trading	92,183,189	83,798,365	76,809,345	57,308,953	45,464,372
Interest rate contracts	76,632,147	67,850,744	58,789,094	45,578,688	36,568,166
Foreign exchange contracts	4,300,609	4,257,040	4,411,606	1,340,687	966,430
Equity, commodity, and other contracts	11,250,433	11,690,581	13,608,645	10,389,578	7,929,776
Non-traded	115,184,903	142,192,265	173,043,917	150,528,173	148,018,044
Interest rate contracts	103,957,779	131,269,067	161,216,011	141,039,780	137,760,174
Foreign exchange contracts	9,681,879	9,357,641	10,462,708	8,480,702	9,349,101
Equity, commodity, and other contracts	1,545,245	1,565,557	1,365,198	1,007,691	908,769
Derivative contracts (excluding futures and FX 14 days or less)	215,759,517	235,902,536	258,532,156	214,944,583	198,497,884
One year or less	76,839,696	80,626,666	67,860,034	31,105,313	29,749,631
Over 1 year to 5 years	99,824,914	117,623,219	148,177,147	153,344,701	135,339,682
Over 5 years	39,094,907	37,652,651	42,494,975	30,494,569	33,408,571
Gross negative fair value (absolute value)	1,866,629	1,516,172	1,196,318	1,199,921	1,753,193
Gross positive fair value	2,677,564	3,381,924	1,715,497	1,534,551	1,522,466
Held for trading	2,318,076	2,389,746	1,336,518	994,590	899,914
Non-traded	359,488	992,178	378,979	539,961	622,552
Current credit exposure on risk-based capital derivative contracts	3,140,196	5,350,933	3,001,713	1,884,235	1,283,326
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	44	44	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	87.09	94.17	21	88.11	94.10	22	88.05	93.44	24	89.79	92.91	28	90.10	92.20	29
Foreign exchange contracts	6.74	3.47	78	6.02	3.49	81	5.95	3.20	81	4.73	3.39	75	5.33	3.53	75
Equity, commodity, and other contracts	6.17	1.14	85	5.87	1.17	86	5.99	1.64	83	5.48	1.93	83	4.57	1.94	80
Futures and forwards															
Written options	13.67	11.16	67	9.49	14.05	54	6.98	13.49	48	5.50	12.78	46	5.80	13.23	42
Exchange-traded	0.16	6.28	17	0.19	8.18	16	0.22	5.91	17	0.13	6.60	16	0.12	6.68	13
Over-the-counter	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Purchased options	0.16	5.96	17	0.19	7.73	17	0.22	5.10	19	0.13	5.49	19	0.12	5.27	17
Exchange-traded	0.14	3.27	44	0.18	3.42	40	0.22	4.42	43	0.14	4.19	42	0.12	4.73	35
Over-the-counter	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	72
Swaps	0.14	2.87	46	0.18	2.86	46	0.22	3.35	45	0.14	3.20	47	0.12	3.32	38
Held for trading															
Interest rate contracts	86.03	74.26	54	90.13	68.76	67	92.57	69.75	69	94.23	70.34	68	93.95	68.94	75
Foreign exchange contracts	44.45	40.42	50	37.08	43.53	45	30.74	44.16	42	27.57	46.31	41	23.50	46.32	40
Equity, commodity, and other contracts	36.95	34.15	53	30.02	36.62	46	23.53	37.24	44	21.93	38.40	44	18.90	37.84	43
Non-traded															
Interest rate contracts	2.07	1.68	78	1.88	1.60	76	1.77	1.60	75	0.65	1.85	65	0.50	2.10	60
Foreign exchange contracts	5.43	0.60	89	5.17	0.68	88	5.45	0.83	86	5	1.14	85	4.10	1.01	83
Equity, commodity, and other contracts	55.55	59.58	49	62.92	56.47	54	69.26	55.84	57	72.43	53.69	58	76.50	53.68	59
Interest rate contracts	50.13	56.71	51	58.09	53.82	57	64.52	52.22	59	67.86	50.60	59	71.20	51.23	62
Foreign exchange contracts	4.67	0.40	92	4.14	0.46	92	4.19	0.34	92	4.08	0.57	91	4.83	0.60	89
Equity, commodity, and other contracts	0.75	0.09	89	0.69	0.10	89	0.55	0.13	87	0.48	0.16	88	0.47	0.21	84
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	104.05	92.53	87	104.39	91.48	86	103.47	93.86	86	103.42	94.47	86	102.59	95.63	86
Over 1 year to 5 years	37.05	27.56	69	35.68	32.05	64	27.16	32.17	57	14.97	32.51	41	15.38	31.96	44
Over 5 years	48.14	27.01	80	52.05	27.06	88	59.31	30.45	87	73.78	31.16	94	69.95	31.85	94
Gross negative fair value (absolute value)	18.85	29.89	39	16.66	29.56	37	17.01	28.09	40	14.67	28.71	37	17.27	29.43	37
Gross positive fair value	0.90	0.98	47	0.67	1.55	34	0.48	0.83	41	0.58	0.72	41	0.91	0.69	70
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.29	1.34	50	1.50	2.23	31	0.69	1.19	29	0.74	0.85	45	0.79	0.71	59
Gross positive fair value (X)	0.04	0.04	73	0.03	0.07	53	0.03	0.06	68	0.03	0.06	73	0.05	0.06	79
Held for trading (X)	0.06	0.05	74	0.07	0.09	58	0.04	0.07	62	0.04	0.06	75	0.04	0.06	75
Non-traded (X)	0.05	0.04	76	0.05	0.07	59	0.03	0.06	64	0.03	0.05	73	0.03	0.05	74
Current credit exposure (X)	0.01	0.01	60	0.02	0.02	71	0.01	0.01	69	0.01	0.01	82	0.02	0.01	85
Credit losses on derivative contracts	0.06	0.04	81	0.12	0.06	79	0.07	0.05	79	0.05	0.04	82	0.04	0.04	77
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	95	0	0	96	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.94	0.46	84	1.80	0.85	83	0.96	0.73	79	0.64	0.53	82	0.44	0.53	75

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	15,564,129	7,207,959	7,220,360	7,501,665	6,503,167
Gross losses	4,740,110	7,677,387	8,809,391	8,615,361	8,513,223
Write-downs, transfers to loans held-for-sale	21,046	41,749	9,100	14,822	104,932
Recoveries	2,505,984	2,452,117	2,556,882	2,503,720	1,951,464
Net losses	2,234,126	5,225,270	6,252,509	6,111,641	6,561,759
Provision for loan and lease losses	-1,911,651	10,238,450	6,223,137	5,858,785	7,563,156
Adjustments	11,716	3,342,990	16,971	-28,449	-2,899
Ending balance	11,430,068	15,564,129	7,207,959	7,220,360	7,501,665
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.45	-0.09	2	2.50	0.51	97	1.66	0.15	97	1.61	0.14	96	2.13	0.16	97
Provision for loan and lease losses / Average loans and leases	-0.74	-0.16	4	4.02	0.82	96	2.50	0.24	96	2.41	0.24	95	3.07	0.28	95
Provision for loan and lease losses / Net loan and lease losses	-85.57	-105.48	46	195.94	487.86	17	99.53	130.58	28	95.86	134.68	28	115.26	143.18	47
Allowance for loan and lease losses / Total loans and leases not held for sale	4.12	1.23	96	6.19	1.58	96	2.71	0.83	96	2.94	0.90	96	2.95	0.98	95
Allowance for loan and lease losses / Total loans and leases	4.04	1.20	96	6.12	1.55	96	2.71	0.81	96	2.92	0.89	96	2.94	0.96	96
Allowance for loan and lease losses / Net loans and leases losses (X)	5.12	21.39	12	2.98	11.58	10	1.15	8.03	3	1.18	7.54	2	1.14	8.39	1
Allowance for loan and lease losses / Nonaccrual assets	1,035.93	364.13	91	1,564.77	299.17	95	733.19	218.72	92	883.21	214.03	94	656.83	178.03	94
ALLL / 90+ days past due + nonaccrual loans and leases	456.07	287.08	78	625.41	244.34	92	206.70	151.73	75	236.60	160.51	77	207.30	136.22	77
Gross loan and lease losses / Average loans and leases	1.84	0.19	96	3.01	0.34	96	3.54	0.28	96	3.54	0.30	96	3.45	0.33	97
Recoveries / Average loans and leases	0.97	0.08	96	0.96	0.07	97	1.03	0.08	97	1.03	0.09	97	0.79	0.09	97
Net losses / Average loans and leases	0.87	0.11	96	2.05	0.27	96	2.52	0.21	96	2.51	0.22	95	2.66	0.24	96
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	89	0.02	0	93	0	0	84	0.01	0	88	0.04	0	91
Recoveries / Prior year-end losses	32.64	34.67	57	27.84	33.98	46	29.68	36.22	50	29.41	41.30	42	29.77	33.49	45
Earnings coverage of net loan and lease losses (X)	6.22	39.72	17	2.57	22.91	13	2.09	24.40	10	2.16	21.75	12	1.99	19.67	8

Net Loan and Lease Losses By Type

Real estate loans	0.02	0.02	70	0.11	0.04	79	0.03	0.01	75	0.08	0.02	92	0.06	0.02	80
Real estate loans secured by 1-4 family	-0.03	-0.02	28	0.28	0.01	96	0.10	0.01	93	1.95	0.01	99	0.12	0.03	88
Revolving	-0.46	-0.07	10	1.77	0.01	98	0.32	0.02	94	0.41	0.03	95	0.23	0.09	83
Closed-end	0	-0.01	77	0.09	0	92	0.02	0	71	2.32	0.01	99	0.11	0.02	89
Commercial real estate loans	0.02	0.04	61	0.11	0.07	75	0.03	0.01	74	0.07	0.01	88	0.02	0.01	63
Construction and land development	0	0	48	0	0	42	-0.02	-0.01	29	-0.01	-0.03	42	-0.02	-0.02	38
1-4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0	0	45	0	0	34	-0.02	-0.01	26	-0.01	-0.02	38	-0.02	-0.01	33
Multifamily	0.02	0.01	85	0.02	0	92	0	0	28	0	0	58	0	-0.01	82
Nonfarm nonresidential	0.03	0.05	59	0.17	0.11	76	0.06	0.02	82	0.12	0.02	88	0.04	0.03	61
Owner-occupied	0	0.01	66	0	0.02	45	0.01	0.01	71	0.01	0.01	70	0.01	0.01	70
Other	0.03	0.04	62	0.17	0.08	81	0.05	0.01	90	0.11	0.01	93	0.03	0.01	75
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0.02	0.01	80
Commercial and industrial loans	0.32	0.17	79	1.60	0.47	90	1.14	0.37	91	0.86	0.31	88	2.32	0.39	95
Loans to individuals	1.10	0.71	77	2.73	1.13	85	3.22	1.17	90	3.50	1.16	90	3.60	1.25	91
Credit card loans	1.68	1.84	45	4	2.92	75	4.11	3.11	71	4.48	2.92	85	4.53	2.92	83
Agricultural loans	0.98	0.02	94	0.61	0.19	87	-0.74	0.08	4	-0.61	0.15	3	0.96	0.18	87
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.18	0.10	76	0.31	0.15	75	0.22	0.15	72	0.25	0.14	74	0.34	0.15	81

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	5,199,067	5,035,398	6,935,529	6,661,671	6,212,879
90+ days past due loans and leases	1,402,854	1,493,947	2,504,043	2,234,188	2,476,683
Nonaccrual loans and leases	1,103,362	994,662	983,096	817,511	1,142,107
Total past due and nonaccrual loans and leases	7,705,283	7,524,007	10,422,668	9,713,370	9,831,669
Restructured 30–89 days past due	300,999	341,533	204,037	212,171	264,183
Restructured 90+ days past due	39,358	85,077	55,152	61,612	66,677
Restructured nonaccrual	308,738	335,746	267,839	137,457	235,969
Total restructured loans and leases	649,095	762,356	527,028	411,240	566,829
30–89 days past due loans held for sale	33,268	19,463	5,004	0	14,405
90+ days past due loans held for sale	21,900	19,943	4,830	0	12,083
Nonaccrual loans held for sale	3,178	0	0	4,257	242,856
Total past due and nonaccrual loans held for sale	58,346	39,406	9,834	4,257	269,344
Restructured loans and leases in compliance	990,512	1,321,248	1,124,730	1,194,409	1,564,169
Other real estate owned	50,940	95,946	1,035	1,222	39,126
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30–89 days past due loans and leases	1.84	0.32	96	1.98	0.39	97	2.61	0.43	97	2.70	0.44	97	2.43	0.47	96
90+ days past due loans and leases	0.50	0.10	89	0.59	0.12	88	0.94	0.15	92	0.90	0.17	90	0.97	0.20	91
Nonaccrual loans and leases	0.39	0.46	45	0.39	0.66	28	0.37	0.51	34	0.33	0.54	24	0.45	0.63	34
90+ days past due and nonaccrual loans and leases	0.88	0.62	80	0.98	0.85	71	1.31	0.71	86	1.24	0.75	83	1.42	0.88	80
30–89 days past due restructured	0.11	0.01	94	0.13	0.01	94	0.08	0.01	92	0.09	0.02	89	0.10	0.02	89
90+ days past due restructured	0.01	0	86	0.03	0.01	89	0.02	0.01	86	0.02	0.01	84	0.03	0.01	84
Nonaccrual restructured	0.11	0.10	58	0.13	0.13	60	0.10	0.14	50	0.06	0.16	26	0.09	0.20	32
30–89 days past due loans held for sale	0.01	0	88	0.01	0	89	0	0	86	0	0	37	0.01	0	86
90+ days past due loans held for sale	0.01	0	90	0.01	0	89	0	0	88	0	0	43	0	0	90
Nonaccrual loans held for sale	0	0	84	0	0.01	38	0	0	40	0	0	79	0.10	0	98
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.84	0.32	96	1.98	0.40	97	2.61	0.43	97	2.70	0.44	97	2.43	0.47	96
90+ days past due assets	0.50	0.10	89	0.59	0.12	88	0.94	0.15	92	0.90	0.18	90	0.97	0.20	91
Nonaccrual assets	0.39	0.47	45	0.39	0.67	28	0.37	0.53	34	0.33	0.57	24	0.45	0.64	33
30+ days past due and nonaccrual assets	2.72	0.97	93	2.96	1.29	89	3.92	1.19	94	3.93	1.26	94	3.85	1.39	93
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.58	0.36	80	0.59	0.52	65	0.89	0.44	89	0.82	0.48	84	0.99	0.54	83
90+ days past due and nonaccrual assets + other real estate owned	0.59	0.37	81	0.61	0.55	64	0.89	0.48	87	0.82	0.52	83	1	0.59	82
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.57	0.41	74	0.67	0.60	64	0.61	0.53	60	0.61	0.60	54	0.84	0.72	64
Allowance for loan and lease losses	21.74	62.64	11	18.24	66.66	6	32.85	115.41	9	31.67	118.28	6	41.01	129.01	6
Equity capital + allowance for loan and lease losses	3.43	3.60	54	3.75	4.97	34	3.63	4.28	45	3.88	4.79	41	5.47	5.78	51
Tier 1 capital + allowance for loan and lease losses	4.16	4.30	56	4.64	6.05	37	4.72	5.65	46	5.12	6.16	44	7.34	7.35	49
Loans and leases + other real estate owned	0.88	0.71	67	1.12	0.97	67	0.89	0.85	55	0.93	0.96	52	1.20	1.15	58

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.34	0.26	68	0.62	0.39	80	0.19	0.38	25	0.22	0.42	26	0.58	0.44	72
90+ days past due	0.01	0.12	48	0.16	0.16	76	0	0.16	13	0	0.22	12	0.51	0.26	78
Nonaccrual	1.53	0.52	91	0.76	0.76	61	0.23	0.46	28	0.53	0.57	55	0.54	0.69	46
Commercial and industrial															
30–89 days past due	0.31	0.24	70	0.32	0.23	75	0.39	0.31	69	0.67	0.30	86	0.47	0.32	74
90+ days past due	0.09	0.04	85	0.14	0.03	90	0.22	0.05	91	0.22	0.05	91	0.26	0.05	91
Nonaccrual	0.63	0.57	66	1.23	0.75	78	1.07	0.83	68	0.52	0.76	46	1.52	0.93	73
Individuals															
30–89 days past due	2.58	0.63	96	2.82	0.83	97	3.71	0.83	97	3.81	0.84	97	3.59	0.97	95
90+ days past due	0.73	0.09	94	0.84	0.14	93	1.35	0.17	94	1.31	0.16	94	1.33	0.19	94
Nonaccrual	0.19	0.17	63	0.19	0.28	52	0.28	0.17	69	0.29	0.23	68	0.25	0.24	63
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0.05	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.07	30	0	0.17	28	0.58	0.24	80	0	0.17	27	0.47	0.17	82
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual	0	0.70	27	0.43	0.49	68	0.17	0.67	54	1.43	0.75	79	0	0.96	20
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0.66	0.12	91	0.09	0.18	58	0.37	0.20	76	0.60	0.17	88	0.10	0.20	57
90+ days past due	0	0.01	70	0	0.01	68	0	0.01	64	0	0.01	31	0.05	0.02	87
Nonaccrual	0	0.09	46	0.01	0.15	41	0	0.13	35	0.04	0.14	48	0.23	0.10	75

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Memoranda																
1-4 family	30-89 days past due	1.03	0.46	89	4.63	0.65	98	0.72	0.67	63	0.44	0.71	34	0.99	0.74	73
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	1.25	0.49	81
	Nonaccrual	4.04	0.71	96	0.98	0.89	64	0.72	0.73	54	1.48	0.86	82	1.04	0.97	63
Revolving	30-89 days past due	13.13	0.28	99	27.43	0.48	99	0.61	0.45	66	0	0.50	5	0.89	0.61	79
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0.38	0.07	92
	Nonaccrual	49.26	1.18	99	6.87	1.13	92	1.49	1	77	0.59	1.17	47	1.16	1.17	66
Closed-end	30-89 days past due	0	0.49	1	1.78	0.65	90	0.76	0.70	63	0.55	0.75	46	1	0.79	70
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	1.33	0.57	81
	Nonaccrual	0.17	0.67	14	0.24	0.87	17	0.42	0.70	38	1.69	0.84	86	1.03	0.96	61
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0.16	0.02	96	0	0.03	9	0.04	0.03	68
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0.02	0	82
	Nonaccrual	0.10	0.03	86	0.09	0.04	81	0.16	0.04	93	0.23	0.06	91	0.04	0.07	44
Commercial real estate	30-89 days past due	0.34	0.15	81	0.60	0.26	84	0.19	0.18	63	0.22	0.17	68	0.32	0.18	77
	90+ days past due	0.01	0.01	73	0.16	0.02	95	0	0.03	19	0	0.03	20	0.04	0.04	70
	Nonaccrual	1.52	0.38	96	0.76	0.62	66	0.22	0.23	59	0.53	0.28	82	0.23	0.34	41
Construction and development	30-89 days past due	0.70	0.17	86	0.94	0.28	86	0	0.28	12	0	0.21	22	0	0.23	11
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0.95	0.20	88	0.42	0.41	72	0.13	0.20	63	0.02	0.19	33	0.01	0.24	23
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30-89 days past due	0.70	0.13	87	0.94	0.22	87	0	0.20	15	0	0.13	29	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0.95	0.16	89	0.42	0.35	73	0.13	0.17	68	0.02	0.15	39	0.01	0.18	29
Multifamily	30-89 days past due	0.27	0.07	86	0.41	0.09	88	0.36	0.08	90	0.46	0.10	91	0.02	0.07	52
	90+ days past due	0.01	0	94	0	0	45	0	0	41	0	0.01	39	0.02	0.01	80
	Nonaccrual	1.34	0.17	93	0.92	0.11	94	0.04	0.05	61	0.19	0.08	81	0.01	0.10	37
Nonfarm non-residential	30-89 days past due	0.32	0.13	83	0.68	0.23	85	0.09	0.14	41	0.08	0.17	31	0.55	0.17	94
	90+ days past due	0.01	0.01	75	0.28	0.02	95	0	0.03	22	0	0.03	21	0.06	0.04	73
	Nonaccrual	1.70	0.45	94	0.69	0.80	52	0.37	0.28	70	0.82	0.30	92	0.40	0.38	56
Owner Occupied	30-89 days past due	0	0.04	24	0.14	0.07	77	0.05	0.07	50	0.01	0.09	14	0.02	0.07	24
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.20	0.17	57	0.05	0.27	18	0.02	0.16	18	0.21	0.17	65	0.11	0.21	35
Other	30-89 days past due	0.31	0.08	87	0.54	0.14	88	0.04	0.07	46	0.07	0.07	65	0.53	0.09	96
	90+ days past due	0.01	0	85	0.28	0.01	95	0	0.01	30	0	0.01	31	0.06	0.02	83
	Nonaccrual	1.50	0.23	94	0.64	0.44	71	0.35	0.10	90	0.61	0.13	93	0.28	0.14	79
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0.14	0.23	59	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	5.60	0.69	92	3.67	1.13	87	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30-89 days past due	1.39	0.81	83	1.55	0.95	80	2.10	1.19	89	2.17	1.22	88	2.12	1.08	89
	90+ days past due	1.24	0.45	94	1.38	0.63	86	2.03	0.78	89	2	0.73	92	2.01	0.75	92
	Nonaccrual	0.01	0.10	75	0.02	0.05	80	0.02	0.11	72	0.02	0.09	74	0.02	0.08	74

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	4,803,856	11,773,334	11,661,368	12,695,331	14,596,221
Retained earnings	53,402,490	43,526,000	40,339,894	35,874,611	30,699,904
Accumulated other comprehensive income (AOCI)	373,828	3,494,282	1,155,861	-1,263,119	-808,318
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	58,580,174	58,793,616	53,157,123	47,306,823	44,487,807
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	14,682,707	14,533,572	14,651,151	14,637,010	14,710,009
Accumulated other comprehensive income-related adjustments	396,480	3,523,773	343,902	-402,189	-258,301
Other deductions from common equity tier 1 capital	198	109	108	1,129	331
Subtotal:	43,500,789	40,736,162	38,161,962	33,070,873	30,035,768
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	43,500,789	40,736,162	38,161,962	33,070,873	30,035,768
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	4,845,262	4,846,971	4,852,884	4,360,367	4,359,955
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	4,845,262	4,846,971	4,852,884	4,360,367	4,359,955
Less: Additional tier 1 capital deductions	0	0	0	0	83
Additional tier 1 capital	4,845,262	4,846,971	4,852,884	4,360,367	4,359,872
Tier 1 Capital	48,346,051	45,583,133	43,014,846	37,431,240	34,395,640
Tier 2 Capital					
Tier 2 capital instruments and related surplus	3,252,351	2,841,580	2,917,614	2,905,919	2,980,610
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	279,805	543,641	460,040	577,504	884,816
Allowance for loan and lease losses in tier 2 capital	4,210,488	3,820,045	3,955,679	3,730,444	3,700,573
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					139
Tier 2 capital before deductions	7,742,644	7,205,266	7,333,333	7,213,867	7,566,138
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	7,742,644	7,205,266	7,333,333	7,213,867	7,566,138
Exited advanced approach tier 2 capital					
Total capital	56,088,695	52,788,399	50,348,179	44,645,107	41,961,778
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	429,793,439	421,264,204	383,120,181	366,267,771	363,505,033
Less: Deductions from common equity tier 1 capital	14,682,707	14,533,572	14,651,151	14,637,010	14,710,092
Less: Other deductions	-30,194	-31,195	-41,578	1,024,305	371,053
Total assets for leverage ratio	415,140,926	406,761,827	368,510,608	350,606,456	348,423,888
Total risk-weighted assets	332,673,402	297,903,301	313,155,030	294,949,950	292,224,822
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	13.08	12.37	68	13.67	12.35	75	12.19	12.11	56	11.21	12.09	42	10.28	12.16	22
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	14.53	13.11	75	15.30	13.08	82	13.74	12.78	71	12.69	12.85	57	11.77	12.95	36
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	16.86	14.91	82	17.72	15.23	85	16.08	14.36	79	15.14	14.45	71	14.36	14.63	56
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	11.65	8.98	92	11.21	9.13	91	11.67	9.76	88	10.68	9.71	80	9.87	9.53	63
Supplementary leverage ratio, advanced approaches HCs	9.94	6.71	93	10.66	8.72	84	9.87	7.41	88	9.03	7.31	88	8.43	6.58	93

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
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Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	493	1,686		-100.00
Other insurance activities income	0	0	0	493	1,686		-100.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	2,030,070	2,030,754	1,984,492	1,930,497	1,899,322	-0.03	8.82

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
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Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	21	0.01	0.55	22
Premium income / Insurance activities revenue		2.76			2.84			7.32			4.86	37	0	4.64	36
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	3.40	12	17	3.32	11.03	23	3.95	11.51	23	4.32	10.22	25	4.53	9.84	28
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		277,378			232,903			111,137			291,295			366,963	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.06	0.46	80	0.06	0.75	78	0.03	1.39	72	0.08	1.79	77	0.10	1.54	76

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	9,717,082	9,123,201	10,256,370	9,529,542	9,606,218
Real estate loans	62,991	62,703	111,417	111,442	16,597
Commercial and industrial loans	897,331	609,960	514,952	406,596	121,071
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	8,756,760	8,450,538	9,630,001	9,011,504	9,468,550
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	881,211	912,989	1,207,945	1,361,922	908,600
Interest-bearing bank balances	605,889	533,010	325,704	320,227	294,761
Total selected foreign assets	11,204,182	10,569,200	11,790,019	11,211,691	10,809,579
Total foreign deposits	163,117	154,938	133,543	115,237	492,381
Interest-bearing deposits	0	0	0	0	370,451
Non-interest-bearing deposits	163,117	154,938	133,543	115,237	121,930

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	14.18	0.66	98	14.88	0.87	97	14.53	1.25	96	15.43	1.17	97	15.01	1.08	97
Cost: Interest-bearing deposits		0.14			0.42			1.19		0.41	0.97	25	0.38	0.51	40
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	6.51	6.83	58	-11.05	-2.40	38	7.63	22.48	57	-0.80	7.24	36	10.64	21.19	67
Total selected assets	6.01	9.48	63	-10.35	2.04	31	5.16	12.40	58	3.72	3.24	51	12.97	21.86	63
Deposits	5.28	0.73	53	16.02	3.46	56	15.89	10.36	66	-76.60	5	9	-15.62	-0.77	27

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	100,388	122,394	284,239	380,665	552,895	-17.98	-90.95
1-4 family residential loans	0	0	133,334	177,119	394,187		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	100,388	122,394	150,905	203,546	158,708	-17.98	-85.70
Retained credit exposure	18,842	26,042	91,341	166,817	182,664	-27.65	-91.15
1-4 family residential loans	0	0	61,178	81,029			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	18,842	26,042	30,163	85,788		-27.65	
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.02	0.03	0.07	0.10	0.15		
1-4 family residential loans	0	0	0.03	0.05	0.11		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0.02	0.03	0.04	0.05	0.04		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	0.05	0.06	0.11	0.15	0.15		6.79
Home equity lines	0	0.01	0.02	0.02	0.02		0.64
Credit card receivables	38.92	39.74	44.70	43.59	41.72		
Auto loans and other consumer loans	26.75	25.85	22.66	22.79	21.18		
Commercial and industrial loans	14.30	13.82	14.01	13.67	11.36		
All other loans and leases	19.98	20.52	18.49	19.78	18.30		

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	18.77	21.28	32.14	43.82	
1-4 family residential loans.....			45.88	45.75	
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	18.77	21.28	19.99	42.15	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0.04	0.06	0.21	0.45	0.53
Total retained credit exposure and asset sale credit exposure.....	13.67	13.89	12.36	13.67	11.59

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	9,377		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	5,772	8,244	12,919	18,493	35,516	-29.99	-89.38
Total 30-89 days past due securitized assets.....	5,772	8,244	12,919	18,493	44,893	-29.99	-90.54
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	7,174	12,126	16,206	26,122	39,424		-83.96
Total 90+ days past due securitized assets.....	7,174	12,126	16,206	26,122	39,424	-40.84	-83.96
Total past due securitized assets.....	12,946	20,370	29,125	44,615	84,317	-36.45	-87.75
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	860	1,707	4,921		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	2,775	6,219	4,535	7,636	24,291	-55.38	-85.28
Total net losses on securitized assets.....	2,775	6,219	5,395	9,343	29,212	-55.38	-88.35

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans			0	0	2.38
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	5.75	6.74	8.56	9.09	22.38
Total 30–89 days past due securitized assets	5.75	6.74	4.55	4.86	8.12
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans			0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	7.15	9.91	10.74	12.83	24.84
Total 90+ days past due securitized assets	7.15	9.91	5.70	6.86	7.13
Total past due securitized assets percent of securitized assets	12.90	16.64	10.25	11.72	15.25
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans			0.64	0.96	1.25
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	2.76	5.08	3.01	3.75	15.31
Total net losses on securitized assets	2.76	5.08	1.90	2.45	5.28
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	1.78	0.42	0.29	1.03
Home equity lines	13.13	27.43	0.61	0	0.89
Credit card receivables	1.39	1.55	2.10	2.17	2.12
Commercial and industrial loans	0.31	0.32	0.39	0.67	0.47
All other loans and leases	2.68	2.85	3.92	3.90	3.62
Total managed loans past due 30–89 days	1.84	1.98	2.61	2.70	2.44
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	1.30
Home equity lines	0	0	0	0	0.38
Credit card receivables	1.24	1.38	2.03	2	2.01
Commercial and industrial loans	0.09	0.14	0.22	0.22	0.26
All other loans and leases	0.01	0.05	0.01	0.03	0.06
Total managed loans past due 90+ days	0.50	0.59	0.95	0.91	0.98
Total Past Due Managed Assets	2.33	2.57	3.55	3.61	3.43
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.09	0.30	1.68	0.13
Home equity lines	-0.46	1.77	0.32	0.41	0.23
Credit card receivables	1.68	4	4.11	4.48	4.53
Commercial and industrial loans	0.32	1.60	1.14	0.86	2.32
All other loans and leases	0.19	0.53	0.85	0.94	1.04
Net Losses on Managed Assets Percent of Total Managed Assets	0.79	2.06	2.35	2.47	2.57

BHC Name _____

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	14,068,515	3,145,411	3,560,447	2,985,617	403,431	347.27	261.11
Dividends	13,950,004	3,000,003	3,200,002	2,750,002	300,001	365.00	262.34
Interest	118,511	145,408	360,445	235,615	103,430	-18.50	158.04
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	20,855	6,190	84,808	9,123	6,668	236.91	-77.14
Dividends	19,415	2,678	75,728	0	0	624.98	-77.31
Interest	1,440	3,512	9,080	9,123	6,668	-59.00	-74.46
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	14,089,370	3,151,601	3,645,255	2,994,740	410,099	347.05	253.37
Securities gains (losses)	0	0	0	0	0		
Other operating income	4,721	-90,169	51,156	87,155	87,070		-91.58
Total operating income	14,094,091	3,061,432	3,696,411	3,081,895	497,169	360.38	248.59
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	391,128	509,603	798,092	672,860	348,781	-23.25	71.08
Other expenses	36,406	33,147	59,781	75,800	65,638	9.83	-52.92
Provision for loan and lease losses	-1,299	30	0	0	0		
Total operating expenses	426,235	542,780	857,873	748,660	414,419	-21.47	39.31
Income (loss) before taxes	13,667,927	2,518,771	2,838,782	2,333,115	82,750	442.64	265.72
Applicable income taxes (credit)	-82,469	-93,685	-138,584	-127,640	-102,503		
Extraordinary items					0		
Income before undistributed income of subsidiaries	13,750,396	2,612,456	2,977,366	2,460,755	185,253	426.34	260.35
Equity in undistributed income of subsidiaries	-1,360,267	102,005	2,569,022	3,554,240	1,796,929		
Bank subsidiaries	-1,326,967	-378,312	2,585,080	3,507,907	1,829,550		
Nonbank subsidiaries	-33,300	480,317	-16,058	46,333	-32,621		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	12,390,129	2,714,461	5,546,388	6,014,995	1,982,182	356.45	230.28
Memoranda							
Bank net income	12,623,037	2,621,691	5,785,082	6,257,909	2,129,551	381.48	231.11
Nonbank net income	-13,885	482,995	59,670	46,333	-32,621		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	64,500,072	76.57	66,971,534	80.60	65,179,783	81.13	58,562,776	53,210,785	-3.69	37.46
Common and preferred stock	56,196,777	66.71	60,632,220	72.97	60,817,604	75.70	55,819,569	52,470,652	-7.32	21.69
Excess cost over fair value	453,684	0.54	454,534	0.55	500,619	0.62	426,465	397,698	-0.19	16.19
Loans, advances, notes, and bonds	7,800,000	9.26	5,800,000	6.98	3,800,000	4.73	2,300,000	300,000	34.48	2500.00
Other receivables	49,611	0.06	84,780	0.10	61,560	0.08	16,742	42,435	-41.48	-4.17
Investment in nonbank subsidiaries	998,261	1.19	1,103,313	1.33	412,764	0.51	2,211,856	2,091,579	-9.52	-50.51
Common and preferred stock	949,156	1.13	979,120	1.18	307,721	0.38	1,908,397	1,843,884	-3.06	-44.96
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	48,530	0.06	123,957	0.15	104,600	0.13	302,465	247,439	-60.85	-83.37
Other receivables	575	0	236	0	443	0	994	256	143.64	-4.80
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	514,490	0.61	622,627	0.75	739,031	0.92	795,283	907,106	-17.37	-42.93
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	16,907,485	20.07	12,961,061	15.60	13,039,794	16.23	10,286,037	8,196,203	30.45	132.19
Cash and due from unrelated depository institution	2,750	0	15,401	0.02	10,486	0.01	461	65	-82.14	-80.30
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,313,214	1.56	1,419,805	1.71	957,222	1.19	1,234,850	686,183	-7.51	111.86
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	84,236,272	100.00	83,093,741	100.00	80,339,080	100.00	73,091,263	65,091,921	1.37	45.84
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	1,252,880	1.49	2,768,391	3.33	2,897,913	3.61	741,483	0	-54.74	53.73
Borrowings with maturity over 1 year	17,663,536	20.97	15,979,245	19.23	16,076,412	20.01	15,827,217	11,448,924	10.54	288.73
Subordinated notes and debentures	4,100,707	4.87	3,289,519	3.96	3,106,223	3.87	2,949,702	2,942,804	24.66	39.23
Other liabilities	156,437	0.19	819,990	0.99	245,780	0.31	231,519	337,345	-80.92	-52.57
Balance due to subsidiaries and related institutions	33,869	0.04	33,529	0.04	2,745	0	1,674,152	1,633,069	1.01	-97.90
Total liabilities	23,207,429	27.55	22,890,674	27.55	22,329,073	27.79	21,424,073	16,362,142	1.38	126.55
Equity Capital	61,028,843	72.45	60,203,067	72.45	58,010,007	72.21	51,667,190	48,729,779	1.37	28.44
Perpetual preferred stock (income surplus)	4,845,263	5.75	4,846,973	5.83	4,852,885	6.04	4,360,368	4,359,955	-0.04	11.13
Common stock	6,851	0.01	6,799	0.01	6,730	0.01	6,680	6,617	0.76	4.80
Common surplus	29,266,579	34.74	28,631,353	34.46	28,126,144	35.01	27,679,583	27,296,334	2.22	9.22
Retained earnings	51,005,897	60.55	40,088,480	48.24	40,339,894	50.21	35,874,611	30,699,905	27.23	71.35
Accumulated other comprehensive income	373,828	0.44	3,494,282	4.21	1,155,861	1.44	-1,263,119	-926,303	-89.30	
Other equity capital components	-24,469,575	-29.05	-16,864,820	-20.30	-16,471,507	-20.50	-14,990,933	-12,706,729		
Total liabilities and equity capital	84,236,272	100.00	83,093,741	100.00	80,339,080	100.00	73,091,263	65,091,921	1.37	45.84
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	2,745	0	1,671,243	1,633,069		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	19.81	11.94	91	4.66	7.29	23	9.96	9.68	58	11.99	10.40	68	4	7.61	16
Bank net income / Average equity investment in banks	21.05	11.80	94	4.39	7.45	18	9.81	10.51	51	11.47	11.19	58	4.24	8.74	13
Nonbank net income / Average equity investment in nonbanks	-1.45	13.12	3	82.15	9.75	98	9.12	7.89	66	2.49	7.10	36	-1.81	4.73	17
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	101.88	96.79	53	96.58	88.16	23	104.30	82.22	62	104.04	82.56	62	107.43	80.64	73
Nonbank net income / Parent net income		3.40			3.59	88	1.08	5.93	56	0.77	3.78	51		7.76	
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	38.03	16.81	84	38.02	20.06	82	38.49	20.43	79	41.47	20.88	81	33.58	19.94	77
Total debt / Equity capital	37.72	11.71	88	36.60	14.41	84	38.06	14.31	83	37.78	14.69	82	29.53	13.95	80
Total debt + notes payable to subs that issued TPS / Equity capital	37.72	13.63	88	36.60	16.67	83	38.06	16.36	83	37.78	17.10	82	29.53	16.10	79
Total debt + Loans guaranteed for affiliate / Equity capital	37.72	11.77	88	36.60	14.68	84	38.06	14.56	83	37.78	15.14	82	29.53	14.35	80
Total debt / Equity capital – excess over fair value	38	11.81	88	36.88	14.52	84	38.39	14.51	83	38.09	14.81	82	29.78	14.10	80
Long-term debt / Equity capital	35.66	10.95	87	32.01	13.56	82	33.07	13.04	81	36.34	13.37	83	29.53	12.69	82
Short-term debt / Equity capital	2.05	0.57	85	4.60	0.77	88	5	1.02	85	1.44	1.14	81	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0.74	0.05	92	0.76	0.08	91	0.86	0.12	91	0.83	0.12	91	0.82	0.17	89
Long-term debt / Consolidated long-term debt	65.63	39.86	68	57.25	34.67	72	47.61	28.44	70	50.29	28.63	70	28.10	26.93	56
Double Leverage															
Equity investment in subs / Equity capital	94.38	103.22	8	103.09	102.81	53	106.23	103.22	70	112.56	103.10	87	112.28	102.10	87
Total investment in subs / Equity capital	107.32	108.40	64	113.08	110.16	77	113.07	111.07	76	117.63	112.48	77	113.49	111.30	72
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.28	0.29	13	0.69	0.47	63	0.65	0.36	66	1.08	0.35	82	3.02	0.52	90
Equity investment in subs – equity cap / Net income-div (X)		1.05		0.95	1.82	36	0.80	1.22	43	1.30	1.22	68	6.40	2.64	87
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	760.13	152.85	98	243.68	136.59	88	205.15	177.68	67	181.02	162.34	58	39.18	141.81	8
Cash from ops + noncash items + op expense / Op expense + dividend	517.29	154.48	98	339	147.24	92	217.02	190.27	70	179.40	174.91	57	61.65	148.20	12
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	183.67	98.54	91	97.74	134.08	28	206.72	116.34	92	218.70	103.19	94	138.62	92.33	77
Pretax operating income + interest expense / Interest expense	3,594.49	1,835.33	85	594.26	2,016.32	35	455.70	1,968.54	24	446.75	2,898.75	26	123.73	1,909.25	16
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,594.49	1,770.77	85	594.26	1,539.23	36	455.70	1,632.83	25	446.75	1,369.37	26	123.73	1,547.94	14
Dividends + interest from subsidiaries / Interest expense + dividends	774.70	174.12	97	251.51	150.43	85	198.41	210.80	54	174.73	188.90	48	29.36	172.51	4
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	45.19	47.61	77	9.69	35.64	29	19.69	57.11	40	22.70	33.93	44	7.48	24.63	26
Other Ratios															
Net assets that reprice within 1 year / Total assets	20.61	3.44	97	13.07	3.85	86	13.41	2.64	91	14.49	2.61	94	13.31	3.24	91
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.25	1.76	61	0.31	2.66	62	0.12	5.62	46	0.66	5.50	63	0.65	5.68	61
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.06	87	0.03	0.08	84	0.03	0.19	79	0.02	0.21	75	0.02	0.13	77

BHC Name

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Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	10.38	66.37	6	28.46	81.10	14	34.90	57.84	32	42.31	57.26	36	565.62	68.72	96
Dividends declared / Net income.....	11.52	28.27	16	27.39	42.29	31	18.73	33.08	26	17.31	27.33	24	52.86	31.29	83
Net income – dividends / Average equity.....	17.53	8.62	92	3.39	4.14	37	8.10	6.46	71	9.91	7.33	81	1.89	5.03	19
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	977.19	155.92	96	403.50	132.17	91	307.96	178.13	80	264.15	157.73	81	28.63	130.71	20
Dividends from nonbank subsidiaries.....	1.36	4.90	63	0.36	3.41	64	7.29	7.53	74	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries.....	978.55	203.53	96	403.86	174.85	88	315.25	260.40	72	264.15	215.26	73	28.63	196.35	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	110.51	45.96	96	114.43	60.28	92	55.31	66.55	35	43.94	60.71	34	14.09	59	14
Interest income from bank subsidiaries.....	0.94	0.11	91	5.55	0.36	96	6.23	0.54	95	3.77	0.52	92	4.86	0.76	91
Management and service fees from bank subsidiaries.....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries.....	111.45	51.33	94	119.98	62.88	88	61.55	69.36	38	47.71	63.43	35	18.94	62.82	16
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		62.63		0.55	56.39	30	126.91	82.95	79	0	51.40	17		102.35	
Interest income from nonbank subsidiaries.....		2.44		0.73	7.38	66	15.22	20.25	72	19.69	18.56	74		8.11	
Management and service fees from nonbank subsidiaries.....		0.37		0	0.86	39	0	1.92	38	0	2.96	38		0.85	
Other income from nonbank subsidiaries.....		0.07		0	0.16	46	0	1.06	43	0	0.15	48		0.81	
Operating income from nonbank subsidiaries.....		87.22		1.28	79.84	20	142.13	150.41	66	19.69	99.33	28		165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	98.98	74.16	69	97.99	69.76	68	86.57	67.32	40	89.23	65.18	45	60.34	59.17	33
Interest income from bank subsidiaries.....	0.84	0.23	87	4.75	0.63	91	9.75	0.80	95	7.65	0.92	93	20.80	0.94	95
Management and service fees from bank subsidiaries.....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries.....	99.82	83.13	73	102.74	82.20	99	96.32	78.80	41	96.88	74.20	47	81.15	69.23	37
Dividends from nonbank subsidiaries.....	0.14	3.07	57	0.09	1.95	56	2.05	2.65	70	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0.01	0.18	75	0.11	0.73	77	0.25	1.19	73	0.30	2.32	71	1.34	2.79	78
Management and service fees from nonbank subsidiaries.....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries.....	0.15	4.67	47	0.20	4.70	48	2.29	7.29	60	0.30	7.64	47	1.34	9.99	55
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....	0	158.10	15	0	135.13	12	0.09	83.37	28	225.39	87.87	86		83.68	
Loans and advances from subsidiaries / Total debt.....	0	26.38	13	0	27.08	12	0.01	28.33	22	8.56	26.53	44	11.35	39.18	50